

REMARKS

The present Continuation Application is filed to continue prosecution of the inventive subject matter originally disclosed in Application Serial No. 09/513,440 entitled "Method Of And System For Mitigating Risk Associated With Settling Of Foreign Exchange And Other Payments-Based Transactions" filed on February 25, 2000.

Favorable action is earnestly solicited.

Respectfully submitted,

Dated: March 31, 2004


Thomas J. Perkowski, Esq.
Reg. No. 33,134
Attorney for Applicant
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902
203-357-1950
<http://www.tjpatlaw.com>

CERTIFICATE OF EXPRESS MAIL under 37 C.F.R. 1.10

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on March 31, 2004 as
Express Mail (No. EL975194239US)
in a postage prepaid envelope
addressed to:

Commissioner for Patent
P.O. Box 1450
Alexandria, VA 22313-1450


Name: Annemarie Nadler
Date: March 31, 2004